

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on April 28, 2026, at or about 1:00 PM, local time, at the Overton County Courthouse, 100 East Court Square, Livingston, TN 38570, pursuant to the Deed of Trust executed by Tonya R Hill, an unmarried woman, to CERTIFIED TITLE COMPANY, as Trustee for Mortgage Electronic Registration Systems, as beneficiary, as nominee for Southwest Stage Funding, LLC DBA Cascade Financial Services dated December 19, 2022, and recorded on January 3, 2023, in Book 284, Page 398, Instrument No. 78491, in the Register's Office for Overton County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Overton County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: Southwest Stage Funding, LLC dba Cascade Financial Services

Other interested parties: Secretary of Housing and Urban Development

The hereinafter described real property located in Overton County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: Lying and being in the 3rd Civil District of Overton County, Tennessee, more particularly described as follows:

BEGINNING at a stake or set stone on the East margin of the county road at a point approximately 324 feet North of the Northwest corner of the tract of Sandra Kay Hawkins; thence Eastwardly with the fence row of the old hog lot to a set stone, the Southeast corner of the tract herein conveyed; thence Northwardly generally parallel with the county road and with the fence of the old hog lot to a set stone, the Northeast corner of the tract herein conveyed; thence Westwardly continuing with the fence of the old hog lot to a set stone on the margin of the aforementioned county road; thence with said county road Southwardly to the point of BEGINNING, containing on (1) acre, more or less.

Being the same property conveyed to Tonya R. Hill by Administrator's Deed from Tonya R. Hill and Tammy D. Wallace, both individually and as Administrators of the Estate of Linda Jane Smith, dated 8-29-2022, of record in Record Book 278, Page 977, in the Register's Office of Overton County, Tennessee.

Also being the same property conveyed to Linda Jane Hawkins Smith by Warranty Deed from Huel Hawkins, dated June 26, 1990 recorded in Deed Book 246, Page 620, in the Register's Office for Overton County, Tennessee.

Included to-wit is a 2023 Southern Energy Manufactured Home with Serial #SGI024502TN-AB

Street Address: The street address of the property is believed to be 221 Boles Road, Hilham, TN 38568, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: 042 060.02

Current owner(s) of Record: Tonya R Hill

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed or adjourned date, time,

and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

This Notice of Sale has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

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